

1. A method for applying strategy decisioning criteria to a client population of an organization, comprising:

associating each client in the client population with a category, wherein each category is comprised of a grouping of clients based upon at least a value to the organization for the grouping of clients as compared to other groupings of clients, and wherein different rules are applied in executing decisions for at least some inbound events associated with clients depending upon the category in which the respective client is associated;

creating a plurality of test groups for a plurality of categories by randomly assigning clients to a test group in each client's respective category, wherein different strategies are utilized for applying the different rules for executing decisions;

evaluating client performance in each category across different test groups; and  
refining the strategies to be utilized for applying different rules to improve client performance according to results of the client performance evaluation.

2. The method of claim 1, further comprising the steps of:

moving certain clients between categories when the outcome of an accumulation of particular decisions associated with a respective client results in changing the value to the organization attributed to the client to one that is associated with a different category; and

tracking the movement of clients between categories,

wherein strategies are refined such that clients change categories in a manner that further improves client performance as compared to an original implementation of the respective strategies.

3. The method of claim 1, wherein strategies are based upon decision tree structures, and the same tree structure is applied across each category.

4. The method of claim 3, wherein each test group experiences a different tree structure.

5. The method of claim 4, wherein the step of refining strategies is performed by implementing hybrid strategies that combine paths of decision tree structures from different test groups for different categories.

6. The method of claim 5, wherein client performance is evaluated by tagging paths through a strategy, and the hybrid strategies that are implemented utilize the best individual performance for each category across the plurality of test groups.

7. The method of claim 1, wherein the step of evaluating client performance occurs by periodically aggregating client performance data into different permutations of numerically comparable performance metrics.

8. The method of claim 1, wherein clients are customers of a credit card company, and categories correspond to different customer credit levels.

9. A method for applying strategy decisioning criteria to a client population of an organization, comprising:

associating each client in the client population with a category, wherein each category is comprised of a grouping of clients based upon at least a value to the organization for the grouping of clients as compared to other groupings of clients, and wherein different rules are applied in executing decisions for at least some inbound events associated with clients depending upon the category in which the respective client is associated;

creating a plurality of test groups for a plurality of categories by randomly assigning clients to a test group in each client's respective category, wherein different strategies are utilized for applying the different rules for executing decisions; and

moving certain clients between categories when the outcome of an accumulation of particular decisions in different test groups associated with a respective client results in changing the value to the organization attributed to the client to one that is associated with a different category.

10. The method according to claim 9, further comprising the steps of:

tracking the movement of clients between categories; and

refining strategies such that clients change categories in a manner that further improves client performance as compared to an original implementation of the respective strategies.

11. The method of claim 10, wherein strategies are based upon decision tree structures, and the same tree structure is applied across each category.

12. The method of claim 11, wherein each test group experiences a different tree structure.
13. The method of claim 10, wherein the step of refining strategies is performed by implementing hybrid strategies that combine paths of decision tree structures from different test groups for different categories.
14. The method of claim 13, wherein client performance is evaluated by tagging paths through a strategy, and the hybrid strategies that are implemented utilize the best individual performance for each category across the plurality of test groups.
15. The method of claim 14, wherein client performance is evaluated by periodically aggregating client performance data into different permutations of numerically comparable performance metrics.
16. The method of claim 10, wherein clients are customers of a credit card company, and categories correspond to different customer credit levels.